

**REMARKS**

The present Amendment makes minor Amendments to the Specification of the patent application. More specifically, the Cross-Reference to Related Applications section of the Specification has been updated to reflect the issuance of several of the Related Applications as U.S. patents. None of allowed Claims 59, 64, 66-70, 72-73, 75-76, 78-79, or 81-85 have been amended by the present Amendment. It is respectfully submitted that no new matter has been added by the foregoing amendments. It is respectfully requested that the present Amendment be entered prior to the issuance of the present application.

**Submission of New Formal Drawings**

Attached to this Amendment are seven (7) formal replacement drawing sheets for the present application. These replacement drawing sheets are for FIGS. 1-6 and will replace all prior versions of FIGS. 1-6. It is respectfully submitted that no new matter has been added by the replacement drawing sheets. It is respectfully requested that these replacement drawing sheets be entered prior the issuance of the present application.

**Submission of Replacement Information Disclosure Statement**

Also attached to this Amendment is a replacement Information Disclosure Statement form (1449) that adds appropriate dates for a non-patent literature (NPL) reference that was previously submitted in an Information Disclosure Statement dated December 7, 2007. More specifically, appropriate dates have been provided for a Declaration of Mary Elizabeth Lawson indicating that the Declaration was executed in October of 2006 and that the Declaration describes remittance-related payment processing capabilities of CheckFree Corporation prior to December 19, 1996. Although previously submitted, a courtesy copy of the Declaration is also attached.

As discussed and agreed upon by teleconference call with the Examiner on October 14, 2009, it is respectfully requested that this NPL reference be considered and initialed by the Examiner so that it is included on the face of any patent to issue from the present application.

It is not believed that any fees are required for the submission of this replacement Information Disclosure Statement; however, any required fee is hereby authorized to be charged to Deposit Account No. 19-5029.

**CONCLUSION**

It is not believed that any fees for extensions of time or addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

If there are any issues which can be resolved by teleconference or an Examiner's Amendment, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,

  
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Rhett S. White  
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